

**Service Organizations**

# **Army Emergency Relief**

**Headquarters  
Department of the Army  
Washington, DC  
30 August 1994**

**Unclassified**

# ***SUMMARY of CHANGE***

AR 930-4

Army Emergency Relief

This change--

- o Includes the responsibilities of Director, Army National Guard and Chief, Army Reserve (section III, chap 1).
- o Eliminates Army responsibilities for accounting and for maintenance of individual loan ledgers (chap 3).
- o Simplifies the submission of allotments for loan repayments (chap 3).
- o Reduces the complexity of audits (chap 4).
- o Removes AER operational procedures, previously published in this regulation. They are now published in the AER Section User Manual.

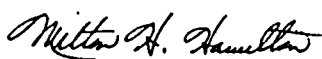
Service Organizations

## Army Emergency Relief

By Order of the Secretary of the Army:

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General, United States Army  
Chief of Staff

Official:



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Secretary of the Army

**History.** This publication was originally printed on 4 September 1992. This printing publishes change 1. This publication has been reorganized to make it compatible with Army electronic publishing database. No content has been changed.

**Summary.** This regulation, which covers Army Emergency Relief (AER), has been revised. Responsibilities of Director, Army National Guard and Chief, Army Reserve in relation to Reserve Component soldiers have been added (Section III, chap 1). Commanders' responsibilities for the following functions have been changed.

- a. Accounting and reconciliation of accounts have been eliminated.
- b. Audit complexity has been reduced.
- c. Allotments for repayment of AER loans

are no longer separately provided to the finance system by the AER section.

d. Individual loan ledgers are no longer maintained.

e. Routine loan collection actions are no longer performed.

To facilitate training, understanding, and operation, AER operational procedures previously contained in this regulation have been removed. They are published separately in the AER Section User Manual.

**Applicability.** This regulation applies to all Active Army personnel and Army National Guard and U.S. Army Reserve personnel on continuous active duty for more than 30 days, to include individuals on active duty for training or serving under various sections of title 10, United States Code.

**Proponent and exception authority.**

The proponent of this regulation is the Assistant Chief of Staff for Installation Management. The proponent has the authority to approve exceptions to this regulation that are consistent with controlling law and regulation. Proponents may delegate this authority, in writing, to a division chief within the proponent agency who holds a grade of colonel or the civilian equivalent.

**Internal Control Systems.** Not used. See Army management control process statement.

**Army management control process.**

This regulation contains management control provisions in accordance with AR 11-2, but

does not contain checklists for assessing management control reviews. Alternative management control reviews are used to accomplish assessment of management controls.

**Supplementation.** Supplementation of this regulation and establishment of forms other than DA forms are prohibited unless prior approval is obtained from HQDA (DACF-FSA), ALEX VA 22331-0521.

**Interim changes.** Interim changes to this regulation are not official unless they are authenticated by Administrative Assistant to The Secretary of the Army. Users will destroy interim changes on their expiration dates unless sooner superseded or rescinded.

**Suggested Improvements.** Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) directly to Commander, USA Community and Family Support Center, ATTN: DACF-FSA, ALEX VA 22331-0521.

**Distribution.** Distribution of this issue has been made in accordance with DA Form 12-09-E, block number 2320, intended for command levels A for the Active Army, D for the ARNG, and D for the USAR.

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## Chapter 1 Introduction

### Section I Overview

#### 1-1. Purpose

a. This regulation prescribes requirements, procedures, and responsibilities for administering, operating, and approving Army Emergency Relief (AER) assistance.

b. It also states programs and policies for AER assistance to eligible Army members and their dependents.

c. The portions of this regulation pertaining to the organization and operation of the National Headquarters, AER (HQ AER) only are informative and not directive by the Department of the Army (DA).

d. Procedures used by AER sections in conducting AER activities are contained in the AER Section User Manual.

e. AER officers should contact HQ AER for guidance or assistance needed—

- (1) In operating their sections.
- (2) Regarding the content of this regulation.
- (3) Regarding any other instructions from HQ AER.

#### 1-2. References

Required and related publications and prescribed and referenced forms are listed in Appendix A.

#### 1-3. Explanation of abbreviations and terms

Abbreviations and special terms used in this regulation are explained in the glossary.

#### 1-4. Bonding

All AER officers and other Army military and civilian personnel authorized to receive, handle, or disburse AER funds are bonded under a primary commercial blanket bond carried by HQ AER. Loss of funds must be reported and investigated as prescribed in paragraph 3-5.

#### 1-5. Privacy of information

Provisions of AR 340-21 will—

a. Be followed in all applications for emergency financial assistance.

b. Govern all disclosures or requests for disclosure of information.

### Section II AER Organization

#### 1-6. AER charter

a. AER was incorporated under the laws of the District of Columbia on 5 February 1942 as a private, nonprofit organization to collect and hold funds to relieve distress of members of the Army and their dependents.

b. AER provides emergency financial assistance to soldiers (active and retired) and their families in time of distress.

c. AER assumed the Army Relief Society (ARS) mission to provide financial assistance to spouses and orphans of Regular Army personnel upon merger of ARS with AER on 2 July 1976.

d. AER exists solely for *“helping the Army take care of its own.”*

#### 1-7. AER (HQ AER)

a. HQ AER is located with the DA to accomplish AER's mission.

b. AER is governed under bylaws established by the Board of Managers as empowered by the Certificate of Incorporation.

c. The AER bylaws provide for —

- (1) A Board of Managers consisting of the following:
  - (a) President, AER.
  - (b) Director, AER.
  - (c) Vice President for Administration, AER.

(d) Vice President for Finance, AER.

(e) Vice Chief of Staff, Army.

(f) Sergeant Major of the Army.

(g) Spouse of the Chief of Staff, Army.

(h) Spouse of the Sergeant Major of the Army.

(i) Thirteen members elected by the members of AER.

(2) A Board of Advisors, consisting of the following:

(a) Chief of Staff, Army, Chairman.

(b) Commanders of major Army commands (MACOMs).

(c) Other individuals that the chairman may appoint.

(3) Membership in AER, consisting of the following:

(a) Elected and appointed officers of AER.

(b) Members of the Board of Managers.

(c) Members of the Board of Advisors.

(d) Commanders of installations and organizations having AER sections.

(e) Individuals who have served as chairman of the Board of Advisors since 1950, as members of the Board of Managers since 1960, and as officers of AER.

d. HQ AER financial statements are audited annually by an independent certified public accounting firm (chap 4).

#### 1-8. Director, AER

a. The Director, AER, administers AER based on policies prescribed by the Board of Managers.

b. The Director will—

(1) Collect, allocate, disburse, and audit funds.

(2) Establish procedures to safeguard funds and securities received.

(3) Promote AER, to include an annual fund-raising campaign within the Army.

(4) Administer financial and operating relationships with the American Red Cross (ARC), the Navy-Marine Corps Relief Society (NMCRS), the Air Force Aid Society (AFAS) and Coast Guard Mutual Assistance (CGMA).

(5) Establish and maintain administrative and accounting procedures and records.

(6) Employ personnel for management of HQ AER.

(7) Prepare and distribute an annual report of AER operations.

(8) Oversee purchase, sale and exchange of AER investments.

(9) Supervise all functions and operations of AER activities Army-wide.

(10) Correspond directly on AER matters with major commanders and with commanders of installations and organizations having AER sections.

(11) Provide pertinent data about AER assistance and AER section operations periodically to—

(a) Major commanders having AER sections.

(b) Installation and organization commanders with AER sections.

(c) Interested heads of Army Staff agencies.

#### 1-9. Primary and secondary programs

a. AER's primary program provides emergency financial assistance to—

(1) Soldiers, active and retired, and their families.

(2) Needy spouses and orphans of deceased soldiers.

b. AER's secondary program provides monetary assistance for undergraduate education of dependent children of soldiers (active, retired, or deceased) (chap 6).

#### 1-10. Organization for providing assistance

a. Although AER is a private, nonprofit corporation, it is, in effect, the U.S. Army's own emergency financial assistance organization.

b. AER gives commanders an important asset in helping them accomplish their basic command responsibility for morale and welfare of their soldiers and families.

(1) AER funds are made available to commanders with AER sections to provide emergency financial assistance to all soldiers and their dependents.

(2) These funds are limited only by the requirement of valid need.

c. For the reasons in *a* and *b* above, the AER assistance program is conducted primarily within and through the Army command structure. Major commanders, installation and organization commanders carry out programs through their AER sections.

d. AER assistance is available to soldiers and their dependents as outlined below.

(1) Assigned to, or living near, an Army installation with an AER section, through that AER section.

(2) Living or working in a civilian community, on duty with another Service, on leave, or in transient status, through any of the following organizations:

- (a) AER section.
- (b) Local ARC chapter.
- (c) NMCRS auxiliary.
- (d) AFAS section.
- (e) CGMA office.

(3) Assigned to a Defense Attache Office (DAO) or Security Assistance Office (SAO) to include Military Assistance Advisory Group (MAAG), Military Group (MILGP), Office of Defense Cooperation (ODC), United States Liaison Office (USLO) at a remote location, through the DAO or SAO as applicable, to HQ AER, which transmits approved timely assistance through the State Department.

e. AER's reciprocal agreements with ARC, NMCRS, AFAS, and CGMA to assist soldiers provide for reimbursement on approval of assistance by HQ AER.

f. AER's agreements with NMCRS, AFAS, and CGMA also provide for Navy, Marine Corps, Air Force, and Coast Guard personnel to receive assistance through AER sections when a NMCRS auxiliary, AFAS section, or CGMA office is not readily available. NMCRS, AFAS, and CGMA will reimburse HQ AER for any assistance given. (See para 2-10.)

g. An AER branch will be established at each major command HQ having an AER section. The branch supervises the sections to assure—

- (1) Major commander's responsibilities are fulfilled.
- (2) AER sections' compliance with these regulations and any other HQ AER instructions.
- h. An AER section deals directly with individual applicants and provides emergency financial assistance.
- (1) A section may be established based on the local commander's determination that a valid need exists.
- (2) A request to establish or close a section will be sent through the major commander to the Director, AER.
- (3) On approval of the action, the Director, AER, will instruct the responsible commander how to open or close a section.
- (4) Based on temporary operational and geographic considerations a commander with an AER section may establish a subsection(s) for a period of up to 90 days.
- (a) The installation or organization AER officer is responsible for operation of the subsections.
- (b) Assistant AER officers must be appointed to administer subsections.
- (c) The Director, AER, will be informed when a subsection is to be opened or closed.
- i. HQ AER does not provide emergency financial assistance directly to individuals. Requests are referred to an AER section, ARC chapter, NMCRS auxiliary, AFAS section or CGMA office, whichever is closest to the individual.

### **Section III**

#### **Responsibilities within the Army**

#### **1-11. Commander, U.S. Army Community and Family Support Center (USACFSC)**

Commander, USACFSC, will—

- a. Exercise DA staff responsibility for AER activities.
- b. Maintain continuous liaison with HQ AER.

c. Provide HQ AER with administrative support except for the following:

- (1) Use of official mail indicia.
- (2) Maintenance of AER-owned office equipment.
- (3) Procurement and printing of AER fund campaign items distributed by HQ AER.
- (4) Procurement and printing of AER stationery.

#### **1-12. Director, Army National Guard (ARNG) and Chief, Army Reserve (CAR)**

Director, ARNG and CAR will—

a. Publicize the availability of AER assistance for reserve component (RC) soldiers upon their entry onto active duty (AD) for periods in excess of 30 days.

b. Assist Director, AER in locating and contacting individual RC soldiers, after termination of their AD service, relative to AER activities.

#### **1-13. Major commanders**

Major commanders will—

- a. Supervise operation of AER sections within their command.
- b. Conduct the overall command AER Annual Fund Campaign per chapter 5.
- c. Publicize continually the availability of AER assistance, including education assistance (para 2-15).
- d. Review reports of investigation and action taken involving loss or improper use of AER funds or other AER assets (para 3-5).
- e. Review and take action on audit reports of AER sections (para 4-4).
- f. Recommend opening or closing an AER section (para 1-10h(2)).

#### **1-14. Commanders of installations and organizations with AER sections**

These commanders will—

- a. Provide necessary facilities, equipment, and personnel to operate the AER section.
- b. Appoint AER officers and assistant AER officers (para 1-20).
- c. Assign needed clerical personnel based on section's volume of assistance.
- d. Manage and operate the AER section according to policies and procedures in this regulation, the AER Section User Manual, and any other HQ AER instructions.
- e. Safeguard AER funds and accountable forms (paras 3-4 and 3-5).
- f. Conduct audits of AER section (chap 4).
- g. Conduct AER Annual Fund Campaign (chap 5).
- h. Investigate any loss or improper use of AER funds (para 3-5).
- i. Publicize on a year-round basis how to obtain AER assistance, including education assistance (para 2-15).
- j. Designate individuals and positions authorized to approve assistance as allowed by this regulation (para 2-3).
- k. Recommend to HQ AER those loans which should be declared uncollectible (para 3-8).
- l. Locate AER section with or near related Army Community Service (ACS) activities and near the station manager, ARC, when practical.
- m. Establish procedures for individuals with AER loans who are being reassigned, retired, or separated from the Army to clear with the AER section.
- n. Assure that all unit commanders are familiar with and help their soldiers get AER assistance.
- o. Conduct periodic review of AER section operations.

#### **1-15. Unit commanders**

Unit commanders will—

- a. Be familiar with this regulation's contents.
- b. Assure that all unit officers and noncommissioned officers (NCOs) are familiar with and help their soldiers get AER assistance.
- c. Counsel unit soldiers regarding AER assistance.

d. Provide the AER officer with information regarding the applicant's financial status.

e. Tell the AER officer if the applicant is pending elimination from the Army.

f. Recommend, *in every case*, whether AER assistance should be given.

#### 1-16. Branch AER officers

Branch AER officers are the AER representatives for major commanders. They will—

a. Review major command and installation or organization AER section practices and procedures continually to assure that they are in accord with this regulation.

b. Monitor command AER sections to assure compliance with responsibilities in this regulation.

c. Conduct the AER Annual Fund Campaign within the command.

d. Inform the major commander continually regarding AER matters. These include practices and operations of AER sections within the command.

e. Communicate with HQ AER for information or guidance regarding policies or procedures.

#### 1-17. Section AER officers

a. Be familiar and comply with policies, procedures, and requirements in this regulation, the AER Section User Manual, and with other HQ AER instructions.

b. Advise commanders on AER matters.

c. Maintain operating relationship with the local station manager, ARC, for continuing coordination of actions (para 2-13).

d. Maintain operating relationship with the command ACS Program.

e. Receive, disburse, and be accountable for AER funds.

f. Safeguard AER funds, checks, and accountable forms (paras 3-3 and 3-4).

g. Publicize on a year-round basis, to all commanders and soldiers, how to obtain aid, including education assistance (para 2-15).

h. Prepare and maintain on a current basis AER section records as prescribed by this regulation and the AER Section User Manual.

i. Interview each applicant seeking help.

(1) Investigate as needed.

(2) Coordinate with local legal assistance officer those cases having legal implications, such as foreclosures and evictions.

(3) Counsel, guide, and refer the individual to an appropriate agency for specific help.

(4) Act on financial assistance under approval authorities prescribed by this regulation and designated by the installation or organization commander (para 2-3).

j. Maintain information on, and a relationship with, local, State, and national welfare agencies in the area. Use these agencies to help individuals.

k. Effect procedures to assure prompt loan collections per this regulation (para 3-7) and the AER Section User Manual.

l. Recommend to the commander those loans to be declared uncollectible (para 3-8).

m. Communicate with major command branch AER officer and HQ AER for information and guidance regarding policies or procedures.

n. Keep the installation or organization commander and unit commanders informed of AER policies; types, number of cases approved and disapproved; amount of assistance given, and status of loans.

o. Coordinate with local Casualty Assistance Officers (CAOs) to identify spouses of deceased soldiers (active and retired) needing financial assistance.

p. Coordinate procedures with local Finance and Accounting Office regarding collections using Pay Adjustment Authorization (DD Form 139).

q. Establish clearance procedures for soldiers with AER loans

who are being reassigned, retired, or separated from the Army (para 3-10).

r. Assure that all soldiers newly assigned to the installation or organization are told about AER assistance.

s. Make periodic visits to subordinate units to keep unit commanders aware about AER assistance.

t. Provide for a continuous AER publicity program throughout the year for all soldiers and their dependents (para 2-15).

u. Review current and prior audits to assure that all corrective actions have been taken.

v. Advise commander promptly when volume of assistance requires additional personnel for AER section to operate properly.

w. Use checklist in AER Section User Manual to assure that all responsibilities are being properly accomplished.

x. Prepare and maintain standing operating procedures (SOPs) for operational procedures and requirements to ensure compliance with this regulation and commander's instructions.

#### 1-18. Section assistant AER officers

a. Be familiar with and comply with this regulation, the AER Section User Manual and with other instructions from HQ AER.

b. Be familiar with all responsibilities of the section AER officer (para 1-17).

c. Perform specific duties designated by the AER officer to include the approval of loans on behalf of the AER officer.

d. Interview applicants and provide assistance when authorized by the section AER officer.

e. Sign checks when authorized.

f. Act for the section AER officer during temporary absence.

#### 1-19. Casualty Assistance Officers (CAOs)

CAOs will—

a. Identify surviving spouses and orphans of soldiers (active and retired) who need financial assistance.

b. Inform the installation AER officer, the local chapter of the ARC, or HQ AER when the survivor is deemed to need AER assistance.

#### 1-20. Appointment of AER officers

AER represents a unique and important asset for the Army in demonstrating the interest, involvement, and concern of the Army's leadership for all soldiers, single and married, and for the families of those soldiers who are married or are single parents. On this basis, and recognizing that AER is Army people helping Army people, it is desirable to have a soldier serving as the AER officer.

a. *Branch AER officer.* Major commanders having AER sections will designate an organizational element and a commissioned or warrant officer to fulfill the duties of the branch AER officer.

b. *Section AER officer.* Commanders of installations and organizations having AER sections will—

(1) Designate a commissioned or warrant officer as the AER officer, on a part-time basis only when the volume of AER assistance does not warrant a full-time AER officer.

(2) Designate a commissioned or warrant officer, a senior NCO in the rank of Sergeant First Class or above, or civilian GS-7 or higher when the volume of assistance requires a full-time AER officer.

c. *Qualifications for AER officers.* Individual designated as the AER officer will have the following qualifications:

(1) Demonstrated integrity in past performance involving financial responsibility.

(2) Expected tenure to allow normally a minimum of 18 months in the assignment.

(3) Ability to relate to and assist unit commanders with problems and emergency financial needs of their soldiers.

(4) Sensitivity to and understanding of problems facing all soldiers and the families of those who are married or are single parents.

(5) Interest and skill in human relations.

(6) Mature judgment.

d. *Section assistant AER officer.* Commanders of installations and

organizations having AER sections will designate assistant AER officers based on population served and volume of assistance.

(1) Individuals designated may be commissioned officers, warrant officers, NCOs in the rank of Staff Sergeant or above, or civilians GS-5 or higher.

(2) The individual need not be junior to the AER officer when the assignment is part time.

(3) The individual must be qualified to act for the AER officer during a temporary absence.

(4) The number designated will be limited to those needed to perform section duties.

(5) Timely designation is important for submission of required signature cards to permit signing of checks when authorized.

*e. Section AER officer's absence.* When the section AER officer will be absent more than 90 days, a newly designated AER officer will perform the duties.

## **Chapter 2 AER Policies for Assistance**

### **Section I Eligibility and Approval**

#### **2-1. Eligibility for financial assistance**

Only personnel listed below are eligible to receive financial assistance from AER.

*a.* Soldiers on extended AD and their dependents.

*b.* RC soldiers (ARNG and United States Army Reserve (USAR)) on continuous AD for more than 30 days and their dependents. (This applies to soldiers on AD for training (ADT) or serving under various sections of title 10, United States Code.)

*c.* Soldiers retired from AD for longevity, retired by reason of physical disability, or retired at age 60 under section 1331, title 10, United States Code (10 USC 1331) and their dependents.

*d.* Surviving spouses and orphans of eligible soldiers who died while on AD or after they were retired as identified in above.

#### **2-2. Verification of eligibility**

*a.* Soldiers applying for assistance must present current military identification (ID) cards. Other applicants must present current dependent ID cards. Additionally, transient soldiers also must show orders.

*b.* Eligibility of applicants without ID cards or orders (transients) will be verified before assistance is given.

#### **2-3. Approval authority for AER assistance**

*a.* The local commander, and the chain of command, are best able to evaluate the need for emergency financial assistance. Further, AER is an important asset to all commanders in fulfilling their responsibility for morale and welfare of soldiers. Three local levels of approval authorities are established on this premise and to give visibility to the interest, concern, and involvement of the Army's leadership in helping Army people in time of emergency need. These local approval levels are:

(1) Level 1 – AER Officer, Assistant AER Officer.

(2) Level 2 – Director of Personnel and Community Activities (DPCA), Chief, Family Services Division (FSD).

(3) Level 3 – Installation Commander, Deputy Commander, Chief of Staff.

*b.* These approval authorities may not be delegated except as authorized by the Director, AER. The dollar level for each approval authority is published in AER Section User Manual. Action taken by designated approval authorities will be evidenced by signature or a memorandum for record on the application.

*c.* All decisions regarding AER financial assistance must be:

(1) Fair, prudent, and objective, with use of AER funds to meet only a valid emergency need. When the case is borderline, the decision normally should favor the applicant.

(2) Based on providing only the amount needed to meet the actual emergency. The dollar amount established for the approval authorities is not a basis for determining the amount of assistance actually provided.

(3) Within the framework of policies in this regulation or by any other instructions issued by the Director, AER.

(4) Approved as an exception to policy only when determined by the authorized approval authority to be in the best interests of the Army and the applicant.

*d.* Approval of the Director, AER, obtained by telephone, electrical message, or letter, is required in all instances of the following:

(1) Assistance to spouses and orphans of deceased soldiers. (These cases are not required to be processed through command designated approval authorities prior to decision by HQ AER.)

(2) Assistance processed through ARC chapters, NMCRS auxiliaries, AFAS sections, and CGMA offices.

(3) Assistance that would exceed Level 3 approval. (Amount will include current request plus balance due on any outstanding loans, plus any grants within the past 12 months, plus any previous loans declared uncollectible.)

(4) Assistance to persons on the restricted list. (The list is issued periodically from information provided by sections and from other AER records.)

*e.* Approval is required by the Commander, Deputy Commander or Chief of Staff level—

(1) Based on amount involved. (Except for spouses and orphans of deceased soldiers.)

(2) For assistance to an eligible person working in an AER section.

(3) For exceptions to policy.

*f.* For cases in *d* above, the AER officer will, through channels designated by the commander, provide—

(1) Information on related AER policies.

(2) Details regarding the specific case, to include supporting information from ARC reports or other similar data.

(3) Soldier's unit commander's recommendation.

(4) Personal recommendation.

### **Section II Types and Forms of Assistance**

#### **2-4. Emergency financial assistance**

Emergency is a condition that arises suddenly, is unforeseen and urgent, and requires immediate attention. Assistance normally will be a loan; when appropriate, a grant or a combination loan and grant will be used. Amounts of assistance will be commensurate with the emergency need.

*a. Loan.* Emergency financial assistance normally is a loan since soldiers usually are able to repay and prefer to do so. All AER loans are interest free.

*b. Grant.* A grant is made when repayment in the foreseeable future would cause undue hardship. To decide if undue hardship exists, a careful evaluation will be made of the individual's—

(1) Personal situation.

(2) Current and projected income.

(3) Other assets.

(4) Ability to start repayment immediately or in the foreseeable future.

(5) Ability to complete repayment within a reasonable time.

*c. Loan and grant.* Combination of a loan and a grant will be made when the individual's situation precludes repayment of the full amount of a loan, but partial repayment can be made without undue hardship.

#### **2-5. Assistance to surviving spouses and orphans**

AER assistance is not given to express sympathy to the family. In all cases, need is the requirement. Assistance to needy spouses and orphans of deceased soldiers normally will be provided as a grant as follows:

*a. Emergency assistance.* Need for emergency assistance usually occurs at the time of, or shortly after, death of the soldier. Often,

this will be a one-time or temporary need that cannot be deferred until Government benefits or other entitlements are received. A need also may occur later if the spouse is unable to meet basic needs.

*b. Monthly allowance.* In extreme or exceptional circumstances when surviving spouses and orphans have a continuing situation of inadequate income to meet basic needs, a monthly allowance may be provided to supplement income. This type of assistance is authorized for not more than 6 months and is then subject to review of updated budget planning information.

*c. Special need assistance.* When circumstances justify, assistance may be given for dental care, dentures, eyeglasses, hearing aids, wheelchairs or similar needs.

## **2-6. Education assistance**

As a secondary mission, AER has an undergraduate level education assistance program. (See chap 6.)

## **Section III Emergency Financial Assistance**

### **2-7. Policies for emergency financial assistance**

AER emergency financial assistance is provided under many types of conditions or situations. Usually involved are obligations for everyday essentials that are beyond the individual to meet. *Any soldier faced with a real emergency should be provided with AER assistance within the framework of these policies.*

*a.* Assistance is available for emergencies that require immediate attention.

*b.* Assistance is provided only for a valid need and not as a comfort or convenience.

*c.* Assistance is given only to individuals, not for group relief, general welfare, or long-term commitments.

*d.* Each request is considered on its own merits, on a personalized and timely basis and without publicity.

*e.* Assistance to AD soldiers normally should be due to an emergency situation that developed after entry on AD.

*f.* Assistance may be given only to and for soldiers and their authorized dependents.

(1) AER Certificate of Incorporation governs use of AER funds to assist only soldiers and their dependents.

(2) AER policies, established by the AER Board of Managers, are guided by DA policies in matters pertaining to family member status, authority for family member travel and so forth.

*g.* Assistance for treatment of chronic illnesses will be given only to the extent necessary to meet immediate and short-term needs and to allow time for future planning based on other resources.

*h.* Assistance for soldiers pending elimination from the Army or disciplinary action that could result in elimination from the Army, will be limited to an amount essential for basic needs.

*i.* Dependents of prisoners and deserters are eligible for AER assistance only as follows:

(1) Until a sentence including dishonorable or bad-conduct discharge is executed or until a discharge under other than honorable conditions is approved.

(2) Until the deserter is actually dropped from the rolls.

(3) To meet emergency needs to prevent immediate privation.

*j.* Assistance will not be given to soldiers or their family members at or after separation from the Army.

*k.* The sponsor must approve assistance to dependents, except in the absence of the soldier, as indicated in/ below. The sponsor's signature of approval, under a notarized general power of attorney or under a notarized special power of attorney authorizing AER to provide needed financial assistance, serves as acknowledged agreement if it does not—

(1) Contain a termination date that has passed.

(2) Include terms precluding the family member from obtaining a loan.

*l.* Assistance to legal dependents in non-support cases will be

provided only to meet essential needs of the situation (food, eviction, or loss of utilities). It normally will be provided on a one-time basis.

### **2-8. Emergency financial assistance to soldiers**

*a.* AER's objective is to meet every valid emergency need of soldiers and their dependents. Individuals must complete DA Form 1103 (Application for AER Financial Assistance).

*b.* The AER officer must establish from an interview with the applicant and from other sources all the facts regarding the need for assistance. The AER officer should not base consideration on assumptions or emotions.

*c.* Each case must be considered on its own merit. No two persons are exactly alike; also, no two situations are identical.

*d.* When the applicant's case is borderline, the decision normally should favor the applicant.

*e.* Normally, to evaluate an applicant's request for assistance, the AER officer will consider, as a minimum, the following items:

(1) Purpose for which emergency assistance is requested.

(2) Whether a real emergency exists.

(3) Information on applicant's income from all sources (including spouse's, when applicable).

(4) Itemized statement of monthly and other expenses.

(5) Whether financial help will relieve the emergency.

(6) Amount of assistance needed versus what is wanted.

(7) Whether the need is being met or can better be met by aid from another agency.

(8) Confirmation of soldier's duty status.

(9) Expiration of term of service.

(10) Whether any personnel actions are pending involving elimination from the Army (for AD personnel).

(11) Recommendation and information from unit commander (for AD personnel).

(12) Whether person has received previous AER assistance and the status of any prior loan.

(13) Whether person appears on restricted list for AER assistance.

(14) Providing assistance as a loan unless repayment would cause undue hardship.

(15) If the soldier is under court supervised bankruptcy proceedings, approval for a loan must be obtained from the court appointed trustee.

*f.* When a loan is approved, the AER officer will assure that—

(1) The individual—

(a) Understands responsibility and terms for repaying the loan.

(b) Agrees to keep the AER officer advised on any change in duty assignment, mailing address, or status.

(c) Agrees that personal data on the application can be given to HQ AER; the ARC, and any other organization or relief society outside the Department of Defense (DOD) necessary for processing the application.

(d) Agrees that personal data can be disclosed to and by organizations within the Army or HQ AER to aid loan repayment or return of overpayment.

(e) Understands that failure to repay the loan, unless undue hardship exists, will result in being identified on the HQ AER restricted list. This list is issued Army-wide; individuals who appear on this list will not be approved for AER assistance without the specific prior approval of HQ AER.

(2) For AD soldiers, inform the soldier's unit commander of action taken, reason, and amount.

*g.* When assistance is not approved, the AER officer will—

(1) Assure that the applicant knows the reasons for disapproval.

(2) (**Rescinded.**)

(3) Record reasons for disapproval.

(4) Retain the application as required.

(5) Inform the soldier's unit commander of action taken and why.

(6) Maintain data for submission of Disapproval Report.

*h.* When the applicant's problem appears to be a continuing one, the AER officer will refer the individual to the appropriate agency for help, such as, for—

(1) Personal financial management and budgeting— to the budget counselor of ACS.

(2) Legal difficulties – to the legal assistance officer.

(3) Marital and family conditions – to the social work officer, ACS, medical facility or to the post chaplain.

i. Approved assistance is only provided by check, AER Form 52 (AER Check and Check Voucher), payable to the applicant. If help is to prevent eviction, cutoff of utilities, and so forth, or the AER officer believes the funds may not be used as intended, the AER officer should do one of the following:

(1) Ask the recipient to endorse the check to the creditor in the AER officer's presence.

(2) On an exception basis, prepare a two party check with the creditor and the applicant as payees.

j. When aid is given to a dependent in the soldier's absence, the AER officer will—

(1) Ensure agreement of sponsor.

(2) Obtain AER allotment from sponsor for loan repayment.

(3) Make the dependent payee for the check.

(4) Prepare all documentation in the name of the sponsor and include the sponsor's SSN, expiration of term of service (ETS), duty organization, and mailing address.

k. To allow requisite awareness of the activities of each AER section, the AER officer will—

(1) Include, with other data given the commander, the number of requests for AER assistance that were disapproved.

(2) Annually, for the period 1 January through 31 December, give the Director, AER, the same data as in (1) above on disapprovals. This data will be sent to reach HQ AER by 1 February.

## **2-9. Assistance to Surviving Spouses and Orphans**

a. Identifying spouses and orphans of deceased soldiers needing financial assistance is an important part of AER's mission. The following actions allow such identification at the time of death of the soldier or later:

(1) HQ AER writes to the spouses of deceased soldiers telling them of available AER assistance and whom to contact.

(2) Defense Finance and Accounting Service -Indianapolis Center sends an AER information sheet to each next of kin, telling them of AER assistance and whom to contact.

(3) The CAO will identify needy cases. The CAO has personal contact with survivors and can—

(a) Assess the individual situation.

(b) Identify cases where help is needed.

(c) Notify and coordinate with the installation AER officer, the installation ARC station manager or local chapter, or HQ AER when the survivor needs financial assistance.

b. AER sections and ARC chapters are the main outlets for contact with spouses and orphans regarding AER assistance. Requests received initially at HQ AER normally will be referred to the activity best located to handle the case.

c. Individuals applying for financial assistance must complete application (DA Form 1103). They must be dependents of the soldier at the time of death. Eligible family members must have a current dependent ID card. Any questions concerning eligibility should be referred to HQ AER.

d. The AER officer will contact survivors identified by CAO or HQ AER as needing financial aid to help them apply.

## **2-10. Assistance to Navy, Marine Corps, Air Force, and Coast Guard personnel**

a. AER sections will provide emergency financial assistance to Navy, Marine Corps, Air Force, and Coast Guard personnel when the following apply:

(1) Aid facilities of the applicant's own Service are not readily available.

(2) Referral to the ARC is not feasible.

(3) An emergency financial situation exists that warrants assistance.

(4) Authority has been obtained from the appropriate Aid Society HQ per AER Section User Manual.

b. Once approval is obtained, complete AER Form 52 (AER Check and Check Voucher) per AER Section User Manual.

c. All assistance records for an individual from another Service will be sent promptly to HQ AER the next duty day for reimbursement from NMCRS, AFAS or CGMA.

## **2-11. Categories of authorized emergency financial assistance**

Correct identity of reasons for assistance is essential for insight into problem areas causing need for help.

a. *Nonreceipt of pay.* (Includes allowances and allotments.) Applies when pay is due and not received.

(1) This normally can be verified from the individual's leave and earnings statement or by the local Finance and Accounting Office (FAO).

(2) Assistance will—

(a) Not be based on amount of pay due.

(b) Be limited to basic needs for subsistence to prevent privation until pay is received.

(3) This category will not be used when a soldier is in a no pay due status due to advance or partial payments previously received.

b. *Loss of funds.* (Includes loss of pay or other funds.) Normally attributable to theft or not safeguarding funds. The loss should have been reported to military or civilian police authorities.

(1) Assistance will—

(a) Not be based on amount of funds lost.

(b) Be limited to basic needs for subsistence to prevent privation until pay or other funds are available.

(2) Gambling loss is not considered a valid reason for AER assistance.

c. *Medical, dental, and hospital expenses.*

(1) Assistance is permitted for personal medical and other incidental expenses related to obtaining authorized medical care under CHAMPUS or MEDICARE. Medical expenses include all health services, equipment, and supplies that are benefits of either CHAMPUS or MEDICARE. Assistance for medical and hospital expenses may be provided when—

(a) Medical treatment or hospital expenses are not elective but medically required.

(b) Paying bills or a required down payment cannot be deferred through usual repayment period.

(2) Assistance for dental care is authorized when—

(a) Emergency treatment is needed and the dentist requires a down payment. Normally, a military dentist or medical authority should affirm the case as an emergency.

(b) Programed treatment involves a significant down payment that the individual cannot meet. For orthodontic treatment, AER assistance is appropriate only when orthodontia is required for medical reasons.

(3) Assistance for prosthetic devices, such as orthopedic shoes, hearing aids, spectacles, and so forth, is authorized when supported by a statement from a military medical authority attesting that the device is essential for the health and welfare of the individual.

d. *Funeral expenses.* Assistance is authorized for funeral expenses incurred for dependents. Assistance also may be given to the soldier when he or she is required to share in payment or pay funeral expenses for a parent of the soldier or spouse.

(1) Assistance normally is not provided for costs that are reimbursed by insurance, Social Security, veterans benefits, and so forth.

(2) Funeral costs should be commensurate with the applicant's desires and financial ability.

e. *Required travel expenses.* Assistance may be provided to meet unforeseen required travel and related maintenance expenses such as transportation, lodging or food, when applicable due to—

(1) Emergency leave.

(2) Emergency travel.

(3) Extraordinary costs involved in meeting port call or permanent change of station (PCS).

(4) Convalescent leave authorized by medical authorities.

(5) Return of dependent(s) to sponsor's household after short term absence to resolve problems at an emergency site.

*f. Rent.* Assistance may be provided for—

- (1) Payment of initial rent and deposit.
- (2) Payment of rent to prevent eviction.
- (3) House and trailer payments to prevent foreclosure.
- (4) Emergency shelter.

*g. Food.* Assistance may be provided for food and food stamps to prevent privation.

*h. Utilities.* Assistance may be provided for—

- (1) Payment of required deposits.
- (2) Payment of bills to prevent termination of utilities.

*i. Essential privately owned vehicle.*

Assistance may be given for a privately owned vehicle if it is essential for—

- (a) A unit mission.
- (b) Commuting to and from duty station on a timely basis when other transportation is unavailable.
- (c) Transportation of an ill dependent or pregnant wife.
- (d) Daily needs of family on a timely basis when other transportation is unavailable.
- (e) Daily needs of a single soldier living on post if required to get to duty, to educational activities, outside job, and so forth.

(2) Assistance is appropriate for—

(a) Cost of repairs essential to maintain one vehicle per family in safe operating condition.

(b) Vehicle insurance premium for period of emergency need.

(c) Cost for emergency operation need.

*j. Clothing.* Assistance for clothing is provided only when the clothing is needed for everyday living.

*k. Fire or other disaster.* Assistance in case of fire or other disaster will be provided but will be limited to amount needed to prevent privation or undue hardship.

*l. Privation.* Assistance is authorized to prevent privation of a soldier and dependents for valid causes not otherwise identified above.

## **2-12. Categories of unauthorized emergency financial assistance**

Unless unusual circumstances are shown AER financial assistance is not authorized for the following cases:

- a. Divorces.*
- b. Marriages.*
- c. Education expenses* (tuition, room and board, books and supplies) except as authorized in Chapter 6.
- d. Rental, lease or purchase of new/used privately owned vehicle and costs associated with rental, lease, or purchase* (e.g. taxes, registration, insurance, transportation, etc).
- e. Travel of non-command sponsored dependents from CONUS to overseas commands.*
- f. Ordinary leave or vacation.*
- g. Liquidation or consolidation of outstanding debts.*
- h. Business ventures or any similar investment.*
- i. Maintenance of standard of living correlated to pay and allowances through one-time assistance or regular supplement to pay and allowances.*
- j. Funds to replace those overdrawn from bank account.*
- k. Civilian court fees, fines, judgments, liens, bail, legal fees, and income taxes, except to prevent immediate privation of dependents.*
- l. Goods or items for convenience, comfort, or luxury.*
- m. Continuing assistance.*
- n. Abortion.* (No exceptions to policy authorized.) However, when a soldier or eligible family member is determined by medical authority to be qualified, under current DA directives, for an abortion at Government expense and when emergency financial assistance is needed in connection with attendant costs, AER assistance may be provided only when such assistance is essential to meet attendant costs related to treatment or hospitalization in a military facility or to meet attendant costs related to medical treatment of hospitalization and funding under CHAMPUS. Requests for such

assistance must be approved by the Level 3 approval authority (para 2-3e) or HQ AER (para 2-3d(3)) as appropriate.

## **Section IV Administrative Policies**

### **2-13. Coordination with ARC**

*a.* ARC provides many valued services, including financial assistance, to soldiers and their families. ARC programs and policies are covered in AR 930-5. These programs and policies are carried out by ARC station managers at most Army installations and by ARC chapters located in most civilian communities.

*b.* An agreement between the ARC and HQ AER provides that neither ARC or AER have exclusive responsibility for financial assistance to Army people for any category of need which is authorized by both organizations, except in the area of disaster assistance which is considered a primary responsibility of ARC.

*c.* AER officer will establish and maintain procedures with the ARC station manager to assure requisite coordination of information and procedures to provide optimal support to all Army people.

### **2-14. Assistance to Army people on behalf of ARC**

*a.* AER sections will provide emergency financial assistance to Army people on behalf of the ARC when the following apply:

(1) ARC station manager is not immediately available to make the disbursement and requests disbursement of assistance funds.

(2) ARC station manager agrees to reimburse AER.

*b.* Assistance will be a loan which will be recorded as paid upon receipt of reimbursement from the ARC.

### **2-15. Publicizing AER**

*a.* One of AER's policies is to inform and encourage all soldiers to use AER when they have a valid emergency need.

*b.* Carrying out AER's mission depends on all eligible Army people and the chain of command being aware of AER assistance and having recourse to outlets that can provide the assistance.

(1) As indicated in paragraph 1-10, AER assistance is available to soldiers and their families wherever they are located.

(2) Assure awareness throughout the year of the availability of AER assistance in time of emergency need by soldiers and their dependents and of education assistance by—

(a) Including AER information in orientation briefings for newly arrived and assigned soldiers and their families.

(b) Using installation and organization media such as newspapers or daily bulletins.

(c) Using Armed Forces Radio and Television Service.

(d) Having input of AER activities for Commander's Calls.

(e) Having the AER officer make periodic visits and briefings to subordinate units.

(f) Using campaign and other related material during the local AER annual fund campaign.

(g) Providing AER briefings to wives clubs, particularly NCOs and enlisted wives.

(h) Including AER information in ACS and ARC orientations or briefings.

(i) Including AER information provided to sponsors and sent to newly assigned individuals.

(j) Providing AER briefings and informational material periodically to retired personnel serviced by the installation or organization.

*c.* In publicizing AER, information material or briefings may include general information about individual emergency cases. The information will not breach confidentiality regarding the actual case. Actual names, places, or specific dates should not be included.

### **2-16. Reports and Forms**

*a.* Director, AER will periodically provide management information concerning AER to commanders.

*b.* Reports prepared by AER sections and furnished to HQ AER include:

- (1) Regular Audit Report (para 4-1).

- (2) Special Audit Report (para 4-2).
- (3) Loan Disapproval Report (para 2-8k).
- (4) Campaign After-Action Report (para 5-7).

c. The forms listed below are used in AER section administration and operations and will be obtained as follows:

- (1) Requisitioned through normal publication supply channels:
  - (a) DA Form 1102 (AER Receipt for Payments and Contributions).
  - (b) DA Form 1103 (Application for AER Financial Assistance).
  - (c) DA Form 4908 (AER-C Allotment for Contribution to AER).
  - (d) DD Form 139 (Pay Adjustment Authorization).
  - (e) DD Form 577 (Signature Card).
  - (f) DD Form 2558 (Authorization to Start, Stop or Change An Allotment for Active Duty or Retired Personnel).
- (2) Furnished by HQ AER:
  - (a) AER Form 50 (AER Loan Repayment Receipt).
  - (b) AER Form 51 (AER Bank Deposit Slip and Voucher).
  - (c) AER Form 52 (AER Check and Allotment Authorization/Promissory Note).
- (3) Furnished by HQ AER for local reproduction:
  - (a) AER Form 9-R (AER Education Assistance Program Pamphlet).
  - (b) AER Form 30-R (AER Request for Transaction or Record Adjustment).
  - (c) AER Form 56-R (AER Questionnaire).
  - (d) AER Form 57-R (AER Budget Planning Sheet).
  - (e) AER Form 58-R (AER File Transmittal Form).
- (4) Reproduced locally: DA Form 1106-R (Authority to Declare AER Loan Uncollectible).

## 2-17. Disposition of records

Disposition of AER records will be per AR 25-400-2 and the following:

- a. Case documents for a loan will be retained for 3 years from the date the loan is repaid.
- b. Case documents for a grant will be retained for 3 years from the date the grant was made.
- c. Case documents for a loan that is recommended uncollectible will be retained for 3 years from the date the loan is recommended as uncollectible.
- d. Case documents for a request for assistance (loan or grant) that was disapproved will be retained for 3 years from the date of disapproval.
- e. The following documents when not an element of a case file, will be retained for 3 years from the date of document.
  - (1) Financial and loan reports.
  - (2) Campaign records.
  - (3) Bank deposit slips and vouchers.
  - (4) Audit reports.
  - (5) Similar or related documents not associated with individual cases.

## Chapter 3 Financial Policies

### Section I Overview

#### 3-1. General

All accounting and most financial management activities are consolidated at HQ AER. However, some financial activities are performed within AER sections. This chapter prescribes policies relating to those activities. Procedures for implementing these policies are found in the AER Section User Manual.

#### 3-2. Authorized expenditures

There are no authorized expenditures of AER money at section level (e.g. rubber stamps, postage, administrative costs, etc.).

### Section II Fiscal Policies

#### 3-3. Money

a. AER officers are responsible for all money and negotiable instruments received from any source, for any reason. In this regard, money received cannot be diverted to other accounts.

b. AER officers are responsible for establishing controls and safeguards including physical security policies and procedures. Such controls will include:

- (1) Receipt, issuance and control.
- (2) Prompt conversion of cash to a U.S. Treasury check.
- (3) Rapid and timely transmission of checks, money orders, etc. to the AER central bank/HQ AER.
- (4) For money and negotiable instruments awaiting processing, adequate locked overnight secure storage, approved by the local commander.

c. Cash received should be converted to U.S. Treasury checks at installation Finance and Accounting Offices per paragraph 4-73c, AR 37-103. Such conversions are accomplished under a finance procedure known as "cash exchange for check" and are without minimum or maximum limits.

#### 3-4. Serial numbered forms

a. Some documents used in the AER program are controlled by serial number, such as AER Forms 50, 51, and 52.

b. AER officers are responsible for ensuring proper receipt, safeguards and disposition of these forms. Responsibility further extends to control and use of the forms while they are in the AER section.

c. Any nonreceipt, loss, misuse, or other irregularity should be reported to HQ AER per procedures in AER Section User Manual and investigated by the local commander.

#### 3-5. Theft, loss or improper handling of AER money or controlled forms

a. Upon receiving information revealing a shortage or improper use of AER money or controlled forms, the commander of the installation or organization having the AER section will—

(1) Immediately notify the Director, AER, and the major commander concerned of the situation including all known information in the report.

(2) Promptly investigate the incident per AR 15-6. The investigation procedures in AR 215-1 may be used as a guide. CID Command resources may be used to investigate when, in the opinion of the commander, the circumstances of the case warrant such action.

b. The commander initiating the investigation will forward the reports listed below through the major commander concerned. The reports will be sent in time to reach the Director, AER, within four months of the date of discovery of loss or improper use.

- (1) The report of investigation or board proceedings.
- (2) Command action taken regarding the occurrence and the individuals involved.
- (3) Command action to preclude recurrence of similar events.

#### 3-6. Loan repayments

a. *The viability of AER's assistance program depends on loan repayments.* The soldier (sponsor), not the dependent, is responsible for repayment. As a general rule, repayments for emergency assistance loans normally will begin the month following the date of the assistance check.

b. *Monthly payments should extend over a reasonable period so that the soldier's budget will not be unduly strained.* Loan repayments normally should be completed within 12 months of the loan and before the soldier's ETS.

c. *AD personnel.* Loans to AD soldiers will be repaid by AER allotment, to facilitate repayment.

- (1) When assistance is approved, the soldier must agree to—
  - (a) Repay the loan by AER allotment.
  - (b) Keep the allotment in effect until the loan is repaid.
  - (c) Have the allotment carried over and taken from retired pay until the loan is repaid when soldier receiving loan is eligible for retirement.

(2) Allotment will provide for initial deduction from soldier's pay to start the end of the month following the date of the assistance check. When starting the allotment within this period will cause a hardship, a delayed allotment starting within 6 months from the date of the loan will be processed.

(3) For soldiers in their second or later term of enlistment, the final month of loan repayment by allotment may extend beyond the date of ETS if —

(a) The individual states intent to reenlist without a break in service.

(b) The soldier's unit commander indicates no current bar to reenlistment.

(4) The allotment request will be processed as specified in the AER Section User Manual.

(5) The AER officer will set up procedures with the local FAO for notification if an allotment is being terminated before the loan is repaid.

(6) Prior to receiving AER assistance, soldiers pending separation, board action or within 6 months of ETS, must sign a completed DD Form 139 for subsequent use if appropriate.

*d. Retired personnel.* Loans to retired soldiers will be repaid by AER allotment.

- (1) When assistance is approved, the soldier must agree to—
  - (a) Repay the loan by AER allotment.
  - (b) Keep allotment in effect until the loan is repaid.
- (2) Submit completed allotment in accordance with AER Section User Manual.

(3) Allotment will provide for initial deduction from soldier's pay to start the end of the month after the loan is made.

(4) If soldier with valid military retiree ID card has waived all retired pay to receive Veterans Affairs (VA) disability and thus cannot repay by allotment, the applicant must sign the promissory note regarding repayment of the loan.

*e. RC soldiers on AD.*

(1) For loans to RC soldiers on ADT for a period of more than 30 days but less than 6 months the soldier must—

(a) Sign the promissory note to repay the loan before completion of AD.

(b) Agree that, if the loan is not paid by that time, the FAO may repay the loan from final pay entitlements to the AER section for the amount due. If insufficient funds are due the soldier on completion of AD, affirm repayment arrangements following separation unless undue hardship is indicated.

(2) For loans to RC soldiers on AD for period in excess of 6 months, the soldier must—

(a) Sign AER allotment authorization to repay loan before completion of period of AD.

(b) Agree to keep the allotment in effect until loan is repaid.

(c) Agree that, if the loan is not paid in full by completion of period of AD, the FAO may repay the loan from final pay entitlements to the AER section for the amount due. If insufficient funds are due the soldier on completion of AD, affirm repayment arrangements following separation unless undue hardship is indicated.

### 3-7. Loan collections

*a.* As directed by HQ AER and contained in AER Section User Manual, action will be taken promptly to collect from a soldier on AD who fails to meet repayment terms until—

- (1) The loan is repaid.
- (2) Or the loan is recommended to be declared uncollectible because repayment would cause undue hardship.

*b.* All reasonable efforts will be made to collect from a borrower no longer on AD.

*c.* In all cases, neither the family members nor heirs of a borrower will be contacted regarding the loan. Also, no legal action will be taken or commercial agencies used to obtain repayment other than by HQ AER.

## Section III Administrative Policies

### 3-8. Processing delinquent loans

*a.* HQ AER will provide sections a list of those individuals residing in the geographical area serviced by the section who have delinquent loans. Sections must initiate actions to resolve the delinquency. After completing actions prescribed in the AER Section User Manual, sections will recommend through their command, to HQ AER, those loans which should be declared uncollectible due to hardship by completing DA Form 1106-R.

*a.1.* For soldiers who have died, been dishonorably discharged, discharged under other than honorable conditions or dropped from the rolls as a deserter, sections should complete only parts I and II of DA Form 1106 and forward to HQ AER. HQ AER retains final approval authority for all uncollectible loan recommendations.

*b.* In the interest of timeliness and accuracy, processing delinquent loans is accomplished by geographical area, based on the individual's current address, without regard to the section which originated the loan. As such, there should be no adverse inference conveyed regarding the number or dollar amount of loans recommended to be declared uncollectible.

### 3-9. Central Bank

*a.* AER uses a single central bank account.

*b.* Sections should follow procedures in the AER Section User Manual regarding which monies should be deposited in the central bank account or which should be sent to HQ AER.

*c.* Sections must initiate appointment orders and signature cards for those individuals authorized to sign assistance checks. See AER Section User Manual.

*d.* Except for actual money deposits, all other communication regarding central bank operations must be sent directly to HQ AER. It is important that nothing other than AER Form 51 and corresponding money deposits be included in the envelopes sent to the central bank.

### 3-10. Installation clearance

*a.* Installation commanders are responsible for ensuring that soldiers clear through AER upon PCS or separation as part of the installation clearance activities.

*b.* AER officers are responsible for establishing and maintaining procedure for clearing soldiers through AER.

(1) If a soldier is pending PCS, ensure that satisfactory arrangements are in place for continual payment of loan balance (i.e., allotment or monthly cash payments as appropriate).

(2) If the soldier is transitioning, other than PCS, ensure that he pays his AER loan balance or that a DD 139 is submitted to the local FAO prior to clearance.

## Chapter 4 Audits

### 4-1. Regular Audits

Regular audits of AER section accounts will be made annually as of 31 December.

### 4-2. Special audits

*a.* Special audits will be made upon—

(1) Loss of funds (initiated by the commander responsible for AER section).

(2) Closure of section (terminal audit initiated by commander responsible for AER section per instructions from Director, AER).

(3) Request by Director, AER.

- (4) Request by the major commander.
- (5) Decision by the commander.
- b.* A special audit is recommended when there is a change of AER officers.

#### 4-3. Conduct of audits

- a.* Audits will be—
  - (1) Based on administrative and accounting requirements of this regulation and the AER Section User Manual.
  - (2) As of 31 December for all regular audits.
  - (3) As of the end of the month for all special audits—
  - a.* When change of AER officer is reason for audit, ending date will be end of the month before the month the change occurs.
  - b.* When loss of funds is reason for audit, ending date will be the end of the month in which loss occurred or was discovered, whichever is later.
  - b.* The assets available to the commander for conduct of audits of AER range from the appointment of a qualified disinterested officer to the use of a professional auditor assigned to the internal review staff. The determination of the level of audit expertise required belongs to the commander and will normally be based on known or suspected conditions. Commanders can assess their respective situations using, in part, the following indicators:
    - (1) Any indications of fraud or misappropriation of funds.
    - (2) Oversight by local chain of command.
    - (3) Specific request from the major commander or Director, AER.
    - (4) Heavy volume and complexity of transactions.
    - (5) Information provided by outside sources such as reports provided by the major commander and Director, AER.
  - c.* Prior to conduct of an AER audit, the commander will ascertain the level at which audit should be conducted. Should adverse indicators like those enumerated in *b* exist, the commander can require an internal review auditor to conduct the audit.
  - d.* Selection of the most appropriate assets to conduct AER audits will ensure the Army does not receive undue adverse publicity and that the command is protected from unwarranted accusations of mismanagement of charitable funds donated by soldiers.

#### 4-4. Audit reports

- a.* The regular audit report, with inclosures, will be sent through the major commander to reach the Director, AER, by 15 April.
- (1) The commander of the installation or organization with an AER section will indicate action taken on all comments and recommendations made in the audit. Actions taken to preclude recurrence of discrepancies will be stated.
- (2) Major commander will endorse the report indicating—
  - a.* Acceptability of actions taken.
  - b.* Additional actions that may have been directed.
- b.* Special audit reports will be sent in the same manner through the major commander. These reports should reach the Director, AER, within 90 days after the ending date of the audit.

## Chapter 5 Fund Raising

### Section I General

#### 5-1. Sources of AER funds

- a.* Funds for AER assistance programs come from the following sources:
  - (1) Annual voluntary contributions from soldiers (active and retired) during the fund campaign.
  - (2) Unsolicited contributions (bequests, memorials, legacies, and so forth).
  - (3) Repayment of loans.
  - (4) Income from investments.

*b.* Contributions are solicited only from within the Army during the Annual Fund Campaign.

*c.* All contributions to AER are tax deductible, for income and estate tax purposes, as gifts to a charitable organization.

#### 5-2. Unsolicited contributions

Unsolicited contributions to AER assistance programs are accepted at any time.

- a.* Unsolicited contributions may include the following:
  - (1) Special gifts.
  - (2) Memorials honoring deceased soldiers or members of their families.
  - (3) Bequests from individuals or estates.
  - (4) Special fund-raising events (para 5-3g) held other than during the annual fund campaign.
- b.* These contributions may be sent to either of the following:
  - (1) Any AER section.
  - (2) HQ AER.
- c.* The commander of the installation or organization receiving unsolicited contributions will:
  - (1) Forward all bequests from individuals or estates to HQ AER for acknowledgement and processing.
  - (2) For other than bequests—
    - a.* Deposit funds contributed to the AER Central Bank using AER Form 51.
    - b.* Acknowledge the contribution by letter of thanks to the donor(s).
    - c.* For memorial contributions also notify by letter the next of kin of the individual memorialized. Do not include amount of contribution in these letters.
    - d.* Forward information about memorial contributions to HQ AER. Include name and rank of deceased, name and address of next of kin and name and address of donor.
    - e.* During the period of the annual fund campaign unsolicited contributions, other than bequests, can be reported in the campaign after-action report (para 5-7a).
  - d.* The Director, AER, will—
    - (1) Acknowledge contributions received directly by HQ AER.
    - (2) When considered appropriate or requested by local commander, also acknowledge specified unsolicited contributions based on detailed information forwarded to HQ AER.

### Section II

#### AER Annual Fund Campaign

#### 5-3. Annual campaign

A separate annual fund-raising campaign is conducted within the Army since AER is, in effect, the Army's own organization and exists solely to help Army people. AER is exempt from Executive Order 10927, dated 18 March 1961. The AER campaign will be conducted under general principles of voluntary giving outlined in Chapter 1 of AR 600-29 and specific requirements in this regulation.

- a.* Purposes, of the annual AER campaign are to—
  - (1) Raise, with the least burden to Army people, funds to help cover financial assistance provided by AER.
  - (2) Increase awareness of all soldiers (active and retired) and their dependents, including spouses and orphans of deceased soldiers, about the financial assistance available from AER.
  - (3) Publicize procedures to obtain AER assistance.
  - (4) Make all Army people aware that their contributions "Help the Army take care of its own."
- b.* Commanders will conduct the campaign within the period announced annually by the Chief of Staff, Army.
- c.* In conducting the campaign, commanders will—
  - (1) Designate a campaign coordinator (normally not the AER officer or assistant).
  - (2) Ensure that procedures are established to conduct the campaign.
  - (3) Conduct it as a separate campaign.
  - (4) Base campaign on voluntary contributions. Assure that each

soldier is given the opportunity through on-the-job solicitations, and other fund-raising events, to contribute voluntarily under policies and procedures in this regulation. Practices that involve compulsion, coercion, or reprisal to soldiers because of the size of their contributions or their failure to contribute must be avoided.

(a) Dollar goals may be set at the installation level.

(b) Individual goals, quotas, or prescribed amounts for individual contributions are not permitted nor will lists of noncontributors be compiled for any reason.

(c) Each individual will have the option of disclosing or keeping his or her contribution confidential.

d. Awards and rewards.

(1) No awards or rewards initiated within the Army will be made to individual solicitors for achievements in a fund drive. Comments on efficiency reports, plaques, passes, training holidays, relief from guard duty or details, and all other incentives or rewards to those who contribute to fund drives, likewise are not permitted. Also, awards from higher HQ to their subordinate units or their commanders for goal accomplishment or percent of participation, will not be used.

(2) Recognition, such as letters of commendation, for exceptional performance in organization or administration of a campaign, is appropriate.

e. Publicity.

(1) The campaign will be publicized on a continuing basis, before and during the period of the campaign.

(2) Publicity on unit percentage of participation, such as charts, bulletin boards, special reports, daily bulletins or other announcements, "thermometers," and any other publicity which indicates unit standings or comparative standards and achievements, will not be used.

(3) Use of a "thermometer" is appropriate, at installation level, but it will show only the progress of the entire installation toward the installation goal, if one has been established, or the installation's total contribution. Unit contributions will not be indicated in any way.

f. Individuals ineligible for AER assistance should not be solicited, but those who desire to contribute should be given that opportunity.

g. Special fund-raising events such as marathons, walk-a-thons, car washes, sports events, carnivals, and bake sales, as deemed suitable by the commander concerned, may be used to raise money for AER. Conduct of such events should be guided by good taste and common sense.

h. Contributions may be made by allotment (para 5-4), cash, or check.

i. Campaign leaflets and posters will be furnished by HQ AER. The number of leaflets and posters (AER Forms 1 and 2) provided will be based on requirements submitted to HQ AER in the most recent Campaign After-Action Report.

j. Commanders, when publicizing the campaign and AER, will use HQ AER campaign material with local information of past and current AER assistance provided by the AER section.

k. Funds received by installations or organizations with AER sections will be secured and deposited in the bank designated by HQ AER, using procedures contained in AER Section User Manual.

l. Funds raised by installations or organizations without AER sections will be sent to HQ AER, unless otherwise instructed by the major commander.

m. Administrative Checklist for annual fund campaign is in AER Section User Manual.

#### 5-4. Contribution by allotment

a. Contribution to AER by allotment allows AD and retired soldiers to help their own organization with lesser personal financial impact, since the total amount contributed can be spread over a period of up to 12 months. (Allotments from civilian employee pay cannot be accepted or processed.)

(1) Minimum allotment is \$1 per month.

(2) Individual cannot have more than one AER contribution allotment in effect at the same time.

b. Not used.

#### 5-5. DA Form 4908

DA Form 4908 —

a. Will be used to start an AD or retired soldier's allotment.

b. Will be used by campaign keypersons as a receipt to contributor, whether contribution is by allotment, cash, or check.

c. Will be completed per instructions in AER Section User Manual.

d. Will be provided from Army publications supply channels.

e. Requirement for increase or decrease in number of forms will be reported in the Campaign After-Action Report.

#### 5-6. Campaign contributions

Campaign contributions in the form of allotments, checks, and cash, will be safeguarded and processed as follows. The AER campaign coordinator will—

a. Supervise the issuing and use of DA Form 4908 by keypersons.

b. Provide receipt to keyperson for all contributions (allotment pledges, checks and cash) turned in.

c. Safeguard all contributions received from keypersons.

d. Turn in to the AER officer, on a weekly basis as a minimum, all copies 2 and 4 of DA Form 4908 for soldiers contributing by allotment.

e. Turn in to the AER officer all cash and check contributions with copy 4 of DA Form 4908.

f. The AER officer will—

(1) Provide receipt for all contributions received.

(2) Safeguard all contributions received.

(3) Convert cash contributions to check at local finance and accounting office.

(4) Deposit all checks promptly in the central bank.

(5) Process all contributions by allotment, per procedures in AER Section User Manual.

(6) Keep copy 4 of DA Form 4908 for audit and for verifying allotment submissions.

#### 5-7. Campaign After-Action Report

a. Commanders of installations and organizations with AER sections will provide an After-Action Report (Requirement Control Symbol AG-766(R-1)) regarding their AER fund campaign. This report will be sent through the major commander concerned to the Director, AER. Major commanders OCONUS may submit a consolidated report.

b. The After-Action Report is needed to —

(1) Document campaign results.

(2) Review and improve procedures.

(3) Report results to HQ AER.

c. Format for report is in AER Section User Manual.

### Chapter 6 AER Education Assistance Program

#### 6-1. General

a. The AER undergraduate education assistance program is a secondary mission to providing emergency financial assistance. This program allows financial assistance in the form of scholarships so unmarried dependent children of soldiers can pursue post-secondary-level study as follows:

(1) Vocational training.

(2) Preparation for acceptance by Service Academies.

(3) College education.

b. (*Rescinded.*)

(1) (*Rescinded.*)

(2) (*Rescinded.*)

(3) (*Rescinded.*)

- c. *(Rescinded.)*
- (1) *(Rescinded.)*
- (2) *(Rescinded.)*

## 6-2. Eligibility

a. Dependent children may apply for scholarships. Applicants must meet the following criteria:

- (1) Be unmarried dependent children (including stepchildren and legally adopted children) of soldiers—
  - (a) On extended AD.
  - (b) Of the ARNG and the USAR who will be on continuous AD (ADT or serving under title 10, USC or FTNGD under title 32, USC) during the entire school year for which help is requested.
  - (c) On the Army retired list because of length of service on AD, physical disability, or at age 60 (RCs).
  - (d) Who died on AD or in a retired status as identified in (c) above.
  - (e) Officially on the Retired Reserve list but not receiving retired pay.
- (2) Not have reached 22d birthday by 1 June preceding school year beginning in August or September.
- (3) Be a U.S. citizen with legal residence in the United States or an eligible permanent resident of the United States.

- b. *(Rescinded.)*
- c. *(Rescinded.)*
- (1) *(Rescinded.)*
- (a) *(Rescinded.)*
- (b) *(Rescinded.)*
- (c) *(Rescinded.)*
- (d) *(Rescinded.)*
- (e) *(Rescinded.)*
- (2) *(Rescinded.)*
- d. *(Rescinded.)*
- (1) *(Rescinded.)*
- (2) *(Rescinded.)*
- (3) *(Rescinded.)*
- (4) *(Rescinded.)*
- (a) *(Rescinded.)*
- (b) *(Rescinded.)*
- (c) *(Rescinded.)*

## 6-3. Program policies

- a. The AER Education Assistance Program is secondary to providing emergency financial assistance.
- b. The school to be attended must be accredited or eligible to take part in the programs under the U.S. Higher Education Act as amended.
- c. Funds available for scholarships are limited and approved yearly by the AER Board of Managers.
- d. Primary criterion for award of a scholarship is financial need. Academic achievement and individual accomplishments also will apply.

- e. *(Rescinded.)*
- f. *(Rescinded.)*
- (1) *(Rescinded.)*
- (2) *(Rescinded.)*
- (a) *(Rescinded.)*
- (b) *(Rescinded.)*
- (c) *(Rescinded.)*
- (3) *(Rescinded.)*
- (a) *(Rescinded.)*
- (b) *(Rescinded.)*

- g. Education assistance approved for one year does not guarantee assistance in any succeeding year.

## 6-4. Applications

Applications for scholarships will be obtained from HQ AER.

- a. *(Rescinded.)*

- (1) Application for scholarship (AER Form 4-R) must be complete and reach HQ AER no later than 1 March for the academic

year beginning the following fall semester. Applications for scholarship received after 1 March will only be considered if funds remain available after consideration of all applications received on time.

- (2) *(Rescinded.)*

- (3) A new application must be submitted each academic year.

- (4) Detailed instructions for completion of applications are contained with the application.

- b. *(Rescinded.)*

- (1) *(Rescinded.)*

- (2) *(Rescinded.)*

- (3) *(Rescinded.)*

- c. *(Rescinded.)*

- (1) *(Rescinded.)*

- (2) *(Rescinded.)*

- (3) *(Rescinded.)*

## 6-5. HQ AER review of applications

- a. Applicants determined administratively ineligible will be promptly informed following HQ AER review.

- b. Applicants for scholarships submitted by 1 March will be informed of the decision by 15 May.

- c. *(Rescinded.)*

- d. *(Rescinded.)*

## **Appendix A References**

### **Section I Required Publications**

This section contains no entries.

### **Section II Related Publications**

A related publication is merely a source of additional information. The user does not have to read it to understand this publication.

#### **AR 5-3**

Installation Management and Organization

#### **AR 15-6**

Procedures for Investigating Officers and Boards of Officers

#### **AR 27-10**

Legal Services—Military Justice

#### **AR 25-400-2**

The Modern Army Recordkeeping System (MARKS)

#### **AR 37-103**

Disbursing Operations for Finance and Accounting Offices

#### **AR 37-104-3**

Military Pay and Allowance Procedures, Joint Uniform Military Pay System Army (JUMPS-ARMY)

#### **AR 215-1**

The Administration of Army Morale, Welfare and Recreation Activities and Non-Appropriated Fund Instrumentalities

#### **AR 340-21**

The Army Privacy Program

#### **AR 600-29**

Fund Raising Within the Department of the Army

#### **AR 930-5**

American National Red Cross Service Program and Army Utilization

#### **DA Pam 608-33**

Casualty Assistance Handbook

### **Section III Prescribed Forms**

#### **AER Form 1**

AER Fund Campaign Leaflet.

#### **AER Form 2**

AER Fund Campaign Poster.

#### **AER Form 4-R**

AER Scholarship Application.

#### **AER Form 9-R**

AER Education Assistance Program Pamphlet.

#### **AER Form 30-R**

AER Request for Transaction or Record Adjustment.

#### **AER Form 50**

AER Loan Repayment Receipt.

#### **AER Form 51**

AER Bank Deposit Slip and Voucher.

#### **AER Form 52**

AER Check and Allotment Authorization/Promissory Note.

#### **AER Form 56-R**

AER Questionnaire.

#### **AER Form 57-R**

AER Budget Planning Sheet (BPS).

#### **AER Form 58-R**

AER File Transmittal Form.

#### **DA Form 1102**

AER Receipt for Payments and Contributions.

#### **DA Form 1103**

Application for AER Financial Assistance.

#### **DA Form 1106-R**

Recommendation to Declare AER Loan Uncollectible.

#### **DA Form 4908**

AER-C Allotment for Contribution to AER.

### **Section IV Referenced Forms**

#### **DD Form 139**

Pay Adjustment Authorizations

#### **DD Form 577**

Signature Card

#### **DD Form 2558**

Authorization to Start, Stop or Change an Allotment for Active Duty or Retired Personnel

## **Glossary**

### **Section I Abbreviations**

#### **ACS**

Army Community Services

#### **AD**

active duty

#### **ADT**

active duty for training

#### **AER**

Army Emergency Relief

#### **AFAS**

Air Force Aid Society

#### **ARC**

American Red Cross

#### **ARNG**

Army National Guard

#### **AUTOVON**

automatic voice network

#### **CAO**

casualty assistance officer

#### **CHAMPUS**

Civilian Health and Medical Program of the Uniformed Services

#### **CGMA**

Coast Guard Mutual Assistance

#### **CONUS**

Continental United States

#### **DA**

Department of the Army

#### **DAO**

Defense Attache Office

#### **DCS**

Deputy Chief of Staff

#### **DFAS**

Defense Finance and Accounting Service

#### **DOD**

Department of Defense

#### **DPCA**

Director of Personnel and Community Activities

#### **FAO**

finance and accounting officer

#### **HQ**

headquarters

#### **HQDA**

Headquarters, Department of the Army

#### **ID**

identification

#### **MAAG**

Military Assistance Advisory Group

#### **MACOM**

major Army command

#### **MILGP**

Military Group

#### **NCO**

noncommissioned officer

#### **NMCRS**

Navy-Marine Corps Relief Society

#### **OCONUS**

outside Continental United States

#### **ODC**

Office of Defense Cooperation

#### **PCS**

permanent change of station

#### **PERSINS**

Personnel Information System

#### **RC**

Reserve Component

#### **SAO**

security assistance office

#### **SOP**

standing operating procedure

#### **SSN**

social security number

#### **TDY**

temporary duty

#### **USAR**

US Army Reserve

#### **USLO**

United States Liaison Office

#### **VA**

Veterans Affairs

### **Section II**

#### **Terms**

This section contains no entries.

### **Section III**

#### **Special Abbreviations and Terms**

This section contains no entries.

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**RESERVED**

**RECOMMENDATION TO DECLARE ARMY EMERGENCY RELIEF LOAN UNCOLLECTIBLE**

For use of this form, see AR 930-4; the proponent agency is OACSIM

**PRINT IN BLACK INK, OR TYPE ALL INFORMATION****PART I - LOAN TO BE DECLARED UNCOLLECTIBLE**

1. TO: HQ, Army Emergency Relief 200 Stovall Street Alexandria, VA 22332-0600		2. FROM: (AER Officer)(Include ZIP Code)	3. AER SECTION NO.
4. NAME OF BORROWER (Last, First, MI)		5. GRADE	6. SSN
7. CURRENT ADDRESS (Include ZIP Code)		8. SOLDIER STATUS <input type="checkbox"/> ACTIVE <input type="checkbox"/> RETIRED <input type="checkbox"/> SEPARATED	
9. DATE OF LOAN	10. AMOUNT OF LOAN \$	11. AMOUNT REPAID \$	
12. DATE OF LAST PAYMENT	13. AMOUNT TO BE DECLARED UNCOLLECTIBLE \$	14. DATE OF LAST COLLECTION EFFORT	

**PART II - SECTION ACTION**

15a. Recommend the above loan(s) be declared uncollectible on the basis that the borrower: (Check appropriate reason and enter date.)

<input type="checkbox"/>	DIED ON
<input type="checkbox"/>	WAS DISHONORABLY DISCHARGED ON
<input type="checkbox"/>	WAS DISCHARGED UNDER OTHER THAN HONORABLE CONDITIONS ON
<input type="checkbox"/>	WAS DROPPED FROM THE ROLLS AS A DESERTER ON
15b. SIGNATURE AND TITLE OF AER OFFICER/ASSISTANT AER OFFICER	
15c. DATE	

**PART III - LEVEL 3 APPROVAL AUTHORITY ACTION**

16a. THRU: (Level 3 Approval Authority)	
16b. Recommend the above loan(s) be declared uncollectible on the basis of undue hardship on the soldier because:	
16c. SIGNATURE AND TITLE OF LEVEL 3 APPROVAL AUTHORITY	
16d. DATE	

**PART IV - HQ AER ACTION**

17a. Recommended action is: <input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED		UNCOLLECTIBLE NO. _____
17b. Declared uncollectible in the amount of \$ _____ on _____ (Date).		
18. PROCESSED BY		19. REVIEWED AND APPROVED BY



**Unclassified**

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